Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Wesley	
	your government-issued picture identification (for example, your driver's	First name	First name	
		nse or passport).	Middle name	Middle name
	Brin	g your picture	Haggard	
	iden mee	itification to your eting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-4763	

Entered 03/08/16 14:59:11 Desc Main Page 2 of 47 Case 16-07992 Doc 1 Filed 03/08/16 Document

Case number (if known)

Debtor 1 Wesley Haggard

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		332 N. Pine Chicago, IL 60644				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code County			
		Cook County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for		Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Entered 03/08/16 14:59:11 Desc Main Page 3 of 47 Case 16-07992 Doc 1 Filed 03/08/16

Document Case number (if known) Debtor 1 Wesley Haggard

7.	The chapter of the Bankruptcy Code you are choosing to file under				each, see <i>Notice Re</i> ge 1 and check the a			uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		■ Cha	apter 13					
В.	How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
						this option, si	gn and attach the <i>Applica</i>	ation for Individuals to Pay
			he <i>Filing Fee in Installments</i> (Official Form 103A). B equest that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a jud					ster 7. Rv law, a judge may
		k a	out is not requapplies to you	uired to, waive you or family size and y	r fee, and may do so ou are unable to pay	only if your inc the fee in insta	come is less than 150% of	of the official poverty line that his option, you must fill out
9.	Have you filed for bankruptcy within the	□ No.						
	last 8 years?	Yes						
			District	ilnbke	When	9/14/15	Case number	15-31259
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes						
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to li	ne 12.				
	rootuerioe :	☐ Yes	. Has yo	ur landlord obtaine	d an eviction judgme	ent against you	and do you want to stay	in your residence?
				No. Go to line 12.				

Debtor 1 Wesley Haggard

Page 4 of 47
Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

Ocument Page 4 of 47
Case number (if known)

Case number (if known)

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Name and location of business

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
 ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small* business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

- No.
 I am not filing under Chapter 11.
- □ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

☐ Yes.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Wesley Haggard Document Page 5 of 47 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 47 Case number (if known) Debtor 1 Wesley Haggard Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Wesley Haggard Signature of Debtor 2 Wesley Haggard Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 8, 2016

MM / DD / YYYY

Debtor 1 Wesley Haggard Page 7 of 47 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak Signature of Attorney for Debtor		Date	March 8, 2016 MM / DD / YYYY			
Thomas G. Stahulak Printed name Stahulak & Associates, L.L.O	C / CatFilled					
Firm name	. / Getriled					
53 W. Jackson Blvd., Suite 652 Chicago, IL 60604						
Number, Street, City, State & ZIP Code						
Contact phone (312) 662-1480	E	mail address	ecf@stahulakandassociates.com			
6288620						
Bar number & State						

		1700.11111	EIII FAUE O UI 41	
Fill in this info	rmation to identify your	case:		
Debtor 1	Wesley Haggard			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

1.		Value o	ssets of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,030.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,030.00
Part :	2: Summarize Your Liabilities		
			abilities t you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	66,833.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	15,603.20
	Your total liabilities	\$	82,436.20
Part :	3: Summarize Your Income and Expenses		
	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,702.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,457.00
Part 4	4: Answer These Questions for Administrative and Statistical Records		
	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Entered 03/08/16 14:59:11 Desc Main Case 16-07992 Doc 1 Filed 03/08/16 Document

Page 9 of 47
Case number (if known) Debtor 1 Wesley Haggard

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

2,702.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	al claim
9a. Domestic support obligations (Copy line 6a.)	\$_	66,833.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	66,833.00

		Document	Page 10 of 47		
Fill in this info	rmation to identify your	case and this filing:			
Debtor 1	Wooloy Haggard				
Debior 1	Wesley Haggard First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
Inited States F	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
oriited otates i	bankraptoy Court for the.	TOTAL PIOTRIOT OF IEE			
Case number					☐ Check if this is an
					amended filing
۲۴:۰:۰۱ L	0 W 10 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0				
Jiliciai F	orm 106A/B				
Schedu	le A/B: Prop	ertv			12/15
		e items. List an asset only once. I	f an asset fits in more than o	ne category, list the asset i	n the category where you
hink it fits best.	Be as complete and accura ore space is needed, attach	te as possible. If two married peop a separate sheet to this form. On	ole are filing together, both a	re equally responsible for s	supplying correct
Part 1: Describ	e Each Residence, Building	, Land, or Other Real Estate You C	Own or Have an Interest In		
. Do you own o	r have any legal or equitable	e interest in any residence, buildin	g, land, or similar property?		
No. Go to P	art 2				
_					
☐ Yes. Where	e is the property?				
Part 2: Describ	e Your Vehicles				
3. Cars, vans, □ No ■ Yes	trucks, tractors, sport ut	ility vehicles, motorcycles			
3.1 Make:	Chevrolet	Who has an interest in	the property? Check one		claims or exemptions. Put
Model:	C1500	■ Debtor 1 only			red claims on Schedule D: aims Secured by Property.
Year:	1997	Debtor 2 only			
	ate mileage: 110,		2 only	Current value of the entire property?	Current value of the portion you own?
Other info		☐ At least one of the de	•	,	. ,
			ytoro aria ariotiro		
		☐ Check if this is com	munity property	\$3,100.00	\$3,100.00
		(see instructions)			
Examples: Bo ■ No □ Yes 5 Add the do pages you Part 3: Describ	pats, trailers, motors, personals, trailers, motors, personal and House	TVs and other recreational velonal watercraft, fishing vessels, so you own for all of your entries. Write that number here	from Part 2, including an	ccessories y entries for	\$3,100.00 Current value of the
	and any logar of oquite	any of the folio			portion you own? Do not deduct secured claims or exemptions.
. Household	goods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

	Case 16-07992	Doc 1	Filed 03/08/16	Entered 03/08/16 14:59:11	Desc Main
Debtor 1	Wesley Haggard		Document	Page 11 of 47 Case number (if known,	
■ Yes.	Describe				
	Used po	ersonal hou	sehold furniture and g	goods/items	\$500.00
7. Electron Examp				oment; computers, printers, scanners; music	collections; electronic devices
☐ Yes.	Describe				
Example ■ No	ibles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; stamp, coir	n, or baseball card collections;
Example No	nent for sports and hobbie les: Sports, photographic, emusical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
10. Firear ı <i>Exam</i> ■ No		s, ammunitio	n, and related equipmen	t	
□ No	ples: Everyday clothes, furs Describe	, leather coat	s, designer wear, shoes	, accessories	
	Used po	ersonal clot	hing and accessories		\$200.00
■ No □ Yes. 13. Non-f a Exam			engagement rings, wed	ding rings, heirloom jewelry, watches, gems,	gold, silver
■ No	ther personal and househousehousehousehousehousehousehouse	-	u did not already list, i	ncluding any health aids you did not list	
	the dollar value of all of yo art 3. Write that number h			ny entries for pages you have attached	\$700.00
	escribe Your Financial Assets				
Do you ov	wn or have any legal or eq	uitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in you			osit box, and on hand when you file your petil	ion
Official For			Schedule A/B: F		page 2

Document

Page 12 of 47

Case number (if known) Debtor 1 Wesley Haggard Cash on hand \$230.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own?

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 13 of 47 Case number (if known)

		Do not deduct secured claims or exemptions.
	Tax refunds owed to you ■ No □ Yes. Give specific information about them, including whether you already filed the returns and the tax years	
	Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property se No ☐ Yes. Give specific information	ettlement
	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation benefits; unpaid loans you made to someone else No	ation, Social Security
	Yes. Give specific information	
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No	Э
	Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary:	Surrender or refund value:
	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receiv someone has died. ■ No ☐ Yes. Give specific information	re property because
	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim	
34.	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to s	et off claims
	■ No □ Yes. Describe each claim	
35.	Any financial assets you did not already list	
	■ No □ Yes. Give specific information	
36	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$230.00
Pa	rt 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6.	
	☐ Yes. Go to line 38.	
Pa	rt 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7.	
	☐ Yes. Go to line 47.	

Debtor 1

Page 14 of 47
Case number (if known) Document Debtor 1 Wesley Haggard

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$3,100.00 57. Part 3: Total personal and household items, line 15 \$700.00 Part 4: Total financial assets, line 36 \$230.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$4,030.00 Copy personal property total \$4,030.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$4,030.00

Official Form 106A/B Schedule A/B: Property page 5

Fill in this infor	mation to identify your	case:		
Debtor 1	Wesley Haggard First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Check only one box for each exemption. Schedule A/B			
1997 Chevrolet C1500 110,000 miles Line from Schedule A/B: 3.1	\$3,100.00		\$2,400.00	735 ILCS 5/12-1001(c)
Ellie II oli II oo noodie 702. o. 1			100% of fair market value, up to any applicable statutory limit	
1997 Chevrolet C1500 110,000 miles Line from Schedule A/B: 3.1	\$3,100.00		\$700.00	735 ILCS 5/12-1001(b)
Line Holli Schedule AVD. 3.1			100% of fair market value, up to any applicable statutory limit	
Used personal household furniture and goods/items	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing and accessories Line from Schedule A/B: 11.1	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line nom <i>Schedule AVB</i> . 11.1			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$230.00	-	\$230.00	735 ILCS 5/12-1001(b)
Line nom <i>Schedule A/B</i> . 10.1			100% of fair market value, up to any applicable statutory limit	

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main

Debtor 1 Wesley Haggard

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this infor	mation to identify your	case:		
Debtor 1	Wesley Haggard First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

		Document	Page 18 of 4	47		
Fill in this	information to identify your case:					
Debtor 1	Wesley Haggard					
		Middle Name	Last Name			
Debtor 2	First Name	Middle None	Loot Name			
(Spouse if, filin	ng) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the: NOR	THERN DISTRICT OF IL	LINOIS			
Case numb	ber					
(if known)					_	if this is an ed filing
Ott: -: -1	E 400E/E					
	<u>Form 106E/F</u> ıle E/F: Creditors Who I	lave Unsecured	l Claims			12/15
	lete and accurate as possible. Use Part				DDIODITY . I	
eft. Attach t	Creditors Who Have Claims Secured by he Continuation Page to this page. If yo ase number (if known).					
Part 1:	List All of Your PRIORITY Unsecure	ed Claims				
1. Do any	creditors have priority unsecured claim	s against you?				
□ No. (Go to Part 2.					
Yes.						
identify possible	of your priority unsecured claims. If a cr what type of claim it is. If a claim has both e, list the claims in alphabetical order accor If more than one creditor holds a particular	oriority and nonpriority amounding to the creditor's name. It	nts, list that claim here a f you have more than tw	nd show both priority a	nd nonpriority amount	s. As much as
(For an	explanation of each type of claim, see the	instructions for this form in th	e instruction booklet.)			
`			ŕ	Total claim	Priority amount	Nonpriority amount
2.1 Ar	ianna Haggard	Last 4 digits of accou	unt number	\$1.00	\$1.00	\$0.00
	ority Creditor's Name	_				
	760 S. Massasoit Ave.	When was the debt in	ncurred?			
	alos Heights, IL 60463 mber Street City State Zlp Code	As of the date you file	e, the claim is: Check a	all that apply		
Who i	ncurred the debt? Check one.	☐ Contingent	•	,		
■ De	btor 1 only	☐ Unliquidated				
☐ De	btor 2 only	☐ Disputed				
☐ De	btor 1 and Debtor 2 only	Type of PRIORITY un	secured claim:			
☐ At I	least one of the debtors and another	■ Domestic support of	obligations			
☐ Ch	eck if this claim is for a community deb	t Taxes and certain	other debts you owe the	government		
	claim subject to offset?		personal injury while yo	•		
■ No		Other. Specify				
☐ Ye	S		OTICE ONLY			

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 19_of 47

De	btor 1 Wesley Haggard		Case n	umber (if know)		
2.2	II Dept Of Healthcare Priority Creditor's Name	Last 4 digits of account number	7031	\$44,222.00	\$44,222.00	\$0.00
	509 South 6th Street Springfield, IL 62701	When was the debt incurred?	Opened Active 11	2/01/07 Last /07/12		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	■ Domestic support obligations				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Taxes and certain other debts y☐ Claims for death or personal inj				
	■ No	Other. Specify	,,			
	Yes	Family Sup	port			
2.3	II Dept Of Healthcare Priority Creditor's Name	Last 4 digits of account number	8031	\$22,610.00	\$22,610.00	\$0.00
	509 South 6th Street Springfield, IL 62701	When was the debt incurred?	Opened Active 11	1/01/13 Last /07/12		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	■ Domestic support obligations				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Taxes and certain other debts y☐ Claims for death or personal inj	-			
	■ No	Other. Specify				
	☐ Yes	Family Sup	port			
Pa	rt 2: List All of Your NONPRIORITY Unsecu	red Claims				
	Do any creditors have nonpriority unsecured clain					
•	□ No. You have nothing to report in this part. Submit		obodulos			
	Yes.	uns form to the court with your others	oneuules.			
4.	List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each of than one creditor holds a particular claim, list the other	laim. For each claim listed, identify wh	at type of cla	aim it is. Do not list claim	ns already included in Par	t 1. If more

Total claim

Part 2.

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 20 of 47

Debic	vvesiey Haggard		Case number (if know)				
4.1	Associated Bank	Last 4 digits of account number		\$1,000.00			
	Nonpriority Creditor's Name PO BOX 19006	When was the debt incurred?					
	Green Bay, WI 54307						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	■ Other. Specify Collection					
4.2	City of Chicago	Last 4 digits of account number		\$14,300.20			
	Nonpriority Creditor's Name Department of Revenue PO BOX 88292	When was the debt incurred?					
	Chicago, IL 60680 Number Street City State Zlp Code Who incurred the debt? Check one.						
	■ Debtor 1 only						
	☐ Debtor 2 only						
	Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed					
	☐ At least one of the debtors and another	d claim:					
	_	☐ Student loans					
	☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify Parking Tic	kets				
4.3	Peoples Gas	Last 4 digits of account number	8674	\$303.00			
	Nonpriority Creditor's Name 200 E Randolph St 20th Floor	When was the debt incurred?	Opened 9/14/15 Last Active 2/01/16				
	Chicago, IL 60601 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	_	aration agreement or divorce that you did not				
	No	Debts to pension or profit-shari	ng plans, and other similar debts				
	■ No □ Yes		ng piano, and other official debts				
	□ res	■ Other. Specify Agriculture					

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Case 16-07992 Page 21 of 47 Case number (if know) Document

Debtor 1 Wesley Haggard

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 66,833.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 66,833.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 15,603.20
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 15,603.20

		12(12)	$\frac{1}{2}$	
Fill in this inform	mation to identify your	case:		
Debtor 1	Wesley Haggard First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	J.,		State		

		Docume	ent Page 23 d	of 47	
Fill in this i	nformation to identify your	case:			
Debtor 1	Wesley Haggard				
DODIOI I	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	er			П Ch	eck if this is an
(_	ended filing
					3
Official	Form 106H				
Schedi	ule H: Your Cod	ehtors			12/15
ocneat	die II. Tour oou	CDIOIS			12/13
■ No □ Yes 2. Within Arizona ■ No. (□ Yes. 3. In Column line 2 Form 1	n, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spoumn 1, list all of your codebt 2 again as a codebtor only i 06D), Schedule E/F (Official	I lived in a community pr Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	operty state or territor erto Rico, Texas, Wash with you at the time? spouse as a codebtor tor or cosigner. Make	r y? (Community property states and te	st the person shown Schedule D (Official
out Col	lumn 2.				
	Column 1: Your codebtor	ID O - d -		Column 2: The creditor to whon	n you owe the debt
Na	ame, Number, Street, City, State and Z	P Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	ame			☐ Schedule E/F, line	•
				☐ Schedule G, line	
	umber Street			<u> </u>	
	ity Street	State	ZIP Code		
0.0				Control of the Control	
3.2	ame			Schedule D, line	-
.,				☐ Schedule E/F, line ☐ Schedule G, line ☐	_
_					-
	umber Street	Stato	ZID Codo		
C	ity	State	ZIP Code		

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 24 of 47

						_			
	in this information to identify yo								
Del	btor 1 Wesley I	laggard							
	btor 2				_				
Uni	ited States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS						
	se number		_				ed filing ent showin	g postpetition ollowing date:	chapter
0	fficial Form 106I					MM / DD/	////		
S	chedule I: Your I	ncome				WIWI / DB/			12/15
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this for the control of the	your spouse is not filing w rm. On the top of any addit	ith you, do not inclu	ıde infor	mati	on about your sp	ouse. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-fi	ling spouse	
	If you have more than one jo	Employment status	■ Employed			☐ Empl	oyed		
	attach a separate page with information about additional employers.	_mpioyom otatao	☐ Not employed			☐ Not €	employed		
		Occupation							
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include stud or homemaker, if it applies.	ent Employer's address							
		How long employed	there?						
Pai	rt 2: Give Details About	Monthly Income							
spoo	mate monthly income as of t use unless you are separated. ou or your non-filing spouse hav	e more than one employer, c		·	•		·	·	J
mor	e space, attach a separate she	et to this form.							
						For Debtor 1		btor 2 or ng spouse	
2.	List monthly gross wages, deductions). If not paid month	•		2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly of	vertime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	0.00	\$	N/A	

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 25 of 47

Debto	r 1	Wesley Haggard		С	ase	number (if known)				
					For	Debtor 1	Fo	or Debtor 2) or	
					ror	Deptor 1		n-filing s		
	Cop	by line 4 here	4.		\$	0.00	\$	9 -1	N/A	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.		<u>*</u> —	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.		\$ 	0.00	\$		N/A	
	5e.	Insurance	5e.		\$ 	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	
	5g.	Union dues	5g.		\$_	0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h.		\$	0.00	+ \$		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	9	- 5	0.00	\$		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	\$	0.00	\$		N/A	
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly not income.	8a.		 \$	0.00	•		NI/A	
	Oh	monthly net income. Interest and dividends	8b.		\$ _	0.00	\$_ \$		N/A	
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent	80.		Ф_	0.00	Φ_		N/A	
		regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	90		\$	0.00	¢		NI/A	
	04		8c.		ֆ \$	0.00	\$_ \$		N/A	
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.		ֆ_ \$	0.00	\$_		N/A N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:			\$	0.00	\$_ \$_		N/A	
	8g.	Pension or retirement income	8g.		\$	0.00	\$		N/A	
	8h.	Other monthly income. Specify: Odd jobs	8h.	.+	\$	1,302.00	+ \$ _		N/A	
		Contribution from Girlfriend	_		\$	700.00	\$		N/A	
		Contribution from Mom			\$	700.00	\$_		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		2,702.00	\$_		N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,702.00 + \$		N/A	= \$	2,702.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	١٠. `	Ψ_		2,702.00 + ψ_			-	2,702.00
11.	State Included the state of the	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe		,	•	•			0.00
		I the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certailies						12.	\$	2,702.00
									Combin	
	Do : ■ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?						monthly	/ income

Official Form 106I Schedule I: Your Income page 2

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 26 of 47

E.II	· . (b. ' . · .					1		
Fill	in this informa	tion to identify yo	our case:					
Deb	tor 1	Wesley Haggard					k if this is: An amended filing	
	ebtor 2 Spouse, if filing)						A supplement shown 13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
1	e number nown)							
Of	fficial Fo	rm 106J						
So	chedule	J: Your	Exper	ises				12/1
Be info	as complete a	and accurate as	possible eded, atta	If two married people ar	e filing together, b form. On the top of	oth are equa f any additio	ally responsible fo nal pages, write y	or supplying correct rour name and case
Par 1.	t 1: Descr Is this a joir	ibe Your House nt case?	hold					
	■ No. Go to		in a sonar	ate household?				
	□ res. Doe		iii a Sepai	ate nousenoiu?				
			st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	☐ No					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Daughter		1	□ No ■ Yes
	dependents	names.			Dauginei		· <u>'</u>	■ res □ No
					Daughter		6	Yes
					Daughter		7	□ No ■ Yes
								□ No
2	Do your ove	oncos includo	_		Son			Yes
3.	expenses o	penses include f people other t d your depende	^{han} ┌┌	No Yes				
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		n assistance an		government assistance in Cluded it on <i>Schedule I:</i> Y			Your expe	enses
4.		or home owners and any rent for th		ses for your residence. In r lot.	nclude first mortgag	e 4. \$		750.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associat	•	ipkeep expenses		4c. \$ 4d. \$		0.00
5.				our residence, such as ho	me equity loans	4u. \$ 5. \$		0.00

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 27 of 47

oto	1 Wesley Haggard	Case num	ber (if known)	
U	tilities:			
_	a. Electricity, heat, natural gas	6a.	\$	0.00
6	b. Water, sewer, garbage collection	6b.		0.00
6		6c.	·	70.00
	d. Other. Specify: Cable	6d.	·	75.00
Ŭ	Cell Phone		\$	70.00
-	ood and housekeeping supplies		\$	327.00
	hildcare and children's education costs	7. 8.	\$	0.00
		9.	\$	
	lothing, laundry, and dry cleaning ersonal care products and services	_	·	20.00
	•	10.	·	10.00
	ledical and dental expenses	11.	>	0.00
	ransportation. Include gas, maintenance, bus or train fare. lo not include car payments.	12.	\$	60.00
	ntertainment, clubs, recreation, newspapers, magazines, and books		·	0.00
	haritable contributions and religious donations		\$	0.00
	nsurance.	14.	Ψ	0.00
	o not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.	\$	0.00
	5b. Health insurance	15b.	·	0.00
	5c. Vehicle insurance	15c.	·	75.00
	5d. Other insurance. Specify:	15d.	·	0.00
	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
	pecify:	16.	\$	0.00
	nstallment or lease payments:		<u> </u>	0.00
	7a. Car payments for Vehicle 1	17a.	\$	0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
	7c. Other. Specify:	17c.	·	0.00
	7d. Other. Specify:	17d.	·	0.00
	our payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	educted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 1061).		\$	0.00
	other payments you make to support others who do not live with you.	•	\$	0.00
	pecify:	19.		0.00
	other real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i>		ur Income.	
	Oa. Mortgages on other property	20a.		0.00
	0b. Real estate taxes	20b.	·	0.00
	Oc. Property, homeowner's, or renter's insurance	20c.	·	0.00
	Od. Maintenance, repair, and upkeep expenses	20d.		0.00
	0e. Homeowner's association or condominium dues	20a.	·	0.00
	other: Specify:	206.	·	0.00
	milet. Specify.		- Ψ	0.00
. C	alculate your monthly expenses			
2	2a. Add lines 4 through 21.		\$	1,457.00
2	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<u> </u>
	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,457.00
				1,707.00
	alculate your monthly net income.			
2	3a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,702.00
2	3b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,457.00
				,
2	3c. Subtract your monthly expenses from your monthly income.		_	4 0 4 5 0 0
	The result is your monthly net income.	23c.	D	1,245.00
		ou file this	form?	
F	To you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect you lodification to the terms of your mortgage?			e or decrease because
F	or example, do you expect to finish paying for your car loan within the year or do you expect you			e or decrease because

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 28 of 47

Fill in this inform	mation to identify your	case:					
Debtor 1	Wesley Haggard						
	First Name	Middle Name	Last Na	ne			
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Na	ne			
United States Ba	ankruptcy Court for the:	NORTHERN DISTR	ICT OF ILLINOIS				
Case number							
(if known)						☐ Check if this is an amended filing	
Official Forr	_{m 106Dec} i ion About a	ın Individu	al Debtor	's Schedı	ules	12/1	15
							_
If two married pe	eople are filing togethe	r, both are equally res	sponsible for supp	olying correct infor	mation.		
obtaining money		n connection with a b				nent, concealing property, or or imprisonment for up to 20)
Sigi	n Below						
Did you pa	y or agree to pay some	one who is NOT an a	ttorney to help yo	u fill out bankruptc	y forms?		
■ No							
☐ Yes. N	Name of person					uptcy Petition Preparer's Notice and Signature (Official Form 119	
	Ity of perjury, I declare e true and correct.	that I have read the s	ummary and sche	edules filed with thi	is declaration	and	
X /s/ Wes	sley Haggard		x				
Wesley	γ Haggard re of Debtor 1		Si	gnature of Debtor 2			
-							

Date

Date March 8, 2016

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 29 of 47

No							
Debtor 2 Fran Name Midde Name Last N	Fill	in this inform	ation to identify you	r case:			
Debtor 2 Sequence if, Brief Name	De	btor 1					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (thrower) Check if this is an amended filling Official Form 107 Statement of Financial Affairs for Individuals Filling for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before Warried No Not married Not marr	Do	htor 2	First Name	Middle Name	Last Name		
Case number Check if this is an amended filing Check if this is an amended filing			First Name	Middle Name	Last Name		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married No what is your current marital status? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of Income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Geros income (before deductions and exclusions) bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Bonuses, tips	Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married No what is your current marital status? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the lotal amount of Income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Geros income (before deductions and exclusions) bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Bonuses, tips	Ca	se number					
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? Pets List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. No 1. Yes. Fill in the details. Debtor 1 Sources of income (Check all that apply. Constitutions and exclusions) No Yes. Fill in the details. Debtor 1 Sources of income (Check all that apply. Constitutions and exclusions) Wages, commissions, bonuses, tips						_	
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? Pets List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. No 1. Yes. Fill in the details. Debtor 1 Sources of income (Check all that apply. Constitutions and exclusions) No Yes. Fill in the details. Debtor 1 Sources of income (Check all that apply. Constitutions and exclusions) Wages, commissions, bonuses, tips							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married							
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	St	atement	of Financial	Attairs for Individ	duals Filing for B	ankruptcy	12/15
Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there No Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income (before deductions and exclusions) Debtor 2 Sources of income Check all that apply. Wages, commissions, bonuses, tips	info	rmation. If m	ore space is needed,	attach a separate sheet to			
Married Not married	Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before		
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there No Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income Check all that apply. (before deductions and exclusions) Wages, commissions, bonuses, tips	1.	What is your	current marital statu	ıs?			
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there No Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income Check all that apply. (before deductions and exclusions) Wages, commissions, bonuses, tips		□ Married					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 1. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income Check all that apply. Wages, commissions, bonuses, tips Wages, commissions, bonuses, tips		_	ried				
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 4 Debtor 5 Debtor 4 Debtor 5 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 8 Debtor 9	2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 7 Debtor 6 Debtor 7 Debtor 7 Debtor 8 Debtor 9 Debto		■ No					
lived there		☐ Yes. List	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	I.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Ves. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filled for bankruptcy: Wages, commissions, bonuses, tips		Debtor 1 Pri	or Address:		Debtor 2 Prior Ad	dress:	
No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips	3. etat						
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$3,906.00 Wages, commissions, bonuses, tips	siai	es and territori	es include Anzona, Ca	illomia, idano, Lodisiana, Ne	vada, New Mexico, Fueito K	ico, rexas, washington and w	riscorisiri.)
Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Sources of income Check all that apply. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Sources of income Check all that apply. Wages, commissions, bonuses, tips		_	ka aura vau fill aut Cal	andula III Vaur Cadabtara (O	fficial Form 106U)		
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$3,906.00 Wages, commissions, bonuses, tips		☐ Yes. Ivia	ke sure you iiii out S <i>ci</i>	ledule H. Your Codebiors (O	iliciai Foitii 100H).		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Sources of income (before deductions and exclusions) \$3,906.00 Wages, commissions, bonuses, tips	Pa	rt 2 Explain	n the Sources of You	r Income			
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Wages, commissions, bonuses, tips	4.	Fill in the tota	I amount of income yo	u received from all jobs and a	all businesses, including part	time activities.	ndar years?
Tyes. Fill in the details. Debtor 1 Sources of income Check all that apply. From January 1 of current year until the date you filed for bankruptcy: Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) \$3,906.00 Wages, commissions, bonuses, tips \$3,906.00		□ No					
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Sources of income (before deductions and exclusions) Under the date you filed for bankruptcy:		_	in the details.				
Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Sources of income (before deductions and exclusions) Under the date you filed for bankruptcy:				Dahtan 4		Dahtan 2	
Check all that apply. Check all that apply. (before deductions and exclusions) Check all that apply. Check all that apply. (before deductions and exclusions) The date you filed for bankruptcy: State of the deductions and exclusions and exclusions. State of the deductions and exclusions. State of the deductions and exclusions. State of the deductions and exclusions. Check all that apply. Check all that apply. State of the deductions and exclusions. Check all that apply. State of the deductions and exclusions.					Gross income		Gross income
the date you filed for bankruptcy: wages, commissions, bonuses, tips bonuses, tips					(before deductions and		(before deductions
				•	\$3,906.00		
				☐ Operating a business		☐ Operating a business	

Official Form 107

Page 30 of 47
Case number (if known) Debtor 1 Wesley Haggard

				Debtor 1			Debtor 2	2		
				Sources of income Check all that apply.		income e deductions and ions)		s of income Il that apply.	(b	Gross income before deductions nd exclusions)
	or last calen anuary 1 to	dar year: December	31, 2015)	■ Wages, commissions, bonuses, tips		\$15,624.00	☐ Wage bonuses	es, commissions, , tips		
				☐ Operating a business			☐ Opera	ating a business		
		dar year be December		■ Wages, commissions, bonuses, tips		\$15,624.00	☐ Wage	es, commissions, , tips		
				☐ Operating a business			☐ Opera	ating a business		
	and other winnings. List each s	public bene If you are fil	fit payments; ing a joint cas he gross inco	er that income is taxable. Expensions; rental income; interest and you have income that the from each source separation.	rest; divide you receiv	ends; money colle ed together, list it	cted from lav	wsuits; royalties; nder Debtor 1.		
				Debtor 1			Debtor 2	,		
				Sources of income Describe below		income e deductions and ions)		of income	(b	Bross income before deductions nd exclusions)
		/ 1 of curre filed for bar	nt year until nkruptcy:	Contribution		\$1,400.00				
		Contain Da		Made Defens Ven Filed for	Dowlesses					
Рa	rt 3: List	Certain Pa	yments You	Made Before You Filed for	Bankrupt	су				
6.	Are either ☐ No.	Neither De	ebtor 1 nor D	s debts primarily consume rebtor 2 has primarily consu personal, family, or househo	umer deb		ts are define	d in 11 U.S.C. §	101(8)	as "incurred by an
			90 days befo	re you filed for bankruptcy, di	id you pay	any creditor a tot	al of \$6,225*	or more?		
		□ No.	Go to line 7							
		☐ Yes	paid that cr	each creditor to whom you pa editor. Do not include paymer payments to an attorney for t	nts for don	nestic support obli				
		* Subject	to adjustmen	on 4/01/16 and every 3 year	rs after tha	t for cases filed or	n or after the	date of adjustme	ent.	
	Yes.			r both have primarily consure you filed for bankruptcy, di			al of \$600 or	more?		
		■ No.	Go to line 7							
		□ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.						
	Creditor'	s Name and	d Address	Dates of payme	ent	Total amount	Amount still	you Was thi	is payr	ment for

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Page 31 of 47
Case number (if known) Document Debtor 1 Wesley Haggard Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider **Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. П Nο Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 01/09/2016 City of Chicago 2000 Pontiac Bonneville \$1.00 Department of Revenue PO BOX 88292 ☐ Property was repossessed. Chicago, IL 60680 ☐ Property was foreclosed. ☐ Property was garnished. Property was attached, seized or levied. City of Chicago 1997 Chevrolet C1500 01/09/2016 \$3,100,00 Department of Revenue PO BOX 88292 ☐ Property was repossessed. Chicago, IL 60680 ☐ Property was foreclosed. ☐ Property was garnished. Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο

Yes. Fill in the details. П

Creditor Name and Address Describe the action the creditor took Date action was Amount taken

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Page 32 of 47
Case number (if known) Document Debtor 1 Wesley Haggard 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity ■ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of payment **Address** transferred or transfer was Email or website address made Person Who Made the Payment, if Not You \$350.00 (\$310.00 filing fee + \$33.00 credit STAHULAK & ASSOCIATES, L.L.C 03/02/2016 \$350.00 53 W. Jackson Blvd., Suite 652 report + \$7.00 copy fees)

Chicago, IL 60604

Chicago, IL 60606

GreenPath Debt Solutions

20 N Wacker Drive, Suite 1928

\$35.00 Credit Counseling

\$35.00

09/11/2015

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Page 33 of 47 Case number (if known) Document

Debtor 1 Wesley Haggard

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list. No Yes, Fill in the details.	or to make payments			property to anyone who
	Yes. Fill in the details. Person Who Was Paid Address	Description and vatransferred	llue of any propert	y Date payme or transfer v made	
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already limited No Yes. Fill in the details.	iness or financial affai as security (such as th	rs?		
	Person Who Received Transfer Address Person's relationship to you	Description and va property transferre	ed	Describe any property o payments received or do paid in exchange	
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No □ Yes. Fill in the details.		property to a self	-settled trust or similar d	device of which you are a
	Name of trust	Description and va	lue of the propert	y transferred	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or o houses, pension funds, cooperatives, associated No	other financial accoun	ts; certificates of c	•	
		ast 4 digits of ccount number	Type of account of instrument	Date account wa closed, sold, moved, or transferred	s Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for	bankruptcy, any sa	afe deposit box or other	depository for securities,
	Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, State and ZIP Code)		scribe the contents	Do you still have it?
22.	Have you stored property in a storage unit or p No Yes. Fill in the details.	place other than your	home within 1 yea	r before you filed for ban	nkruptcy
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had to it? Address (Number, State and ZIP Code)		scribe the contents	Do you still have it?

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Page 34 of 47
Case number (if known) Document

Debtor 1 Wesley Haggard

Pai	t 9: Identify Property You Hold or Control for S	omeone Else			
23.	Do you hold or control any property that someon for someone.	ne else owns? Include any proper	rty yo	ou borrowed from, are storing for	, or hold in trust
	■ No				
	Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value
Pai	t 10: Give Details About Environmental Informa	tion			
For	the purpose of Part 10, the following definitions a	apply:			
-	Environmental law means any federal, state, or leaving substances, wastes, or material into the air regulations controlling the cleanup of these substances.	r, land, soil, surface water, ground	_	•	
	Site means any location, facility, or property as of to own, operate, or utilize it, including disposal s	-	law,	whether you now own, operate,	or utilize it or used
	Hazardous material means anything an environm hazardous material, pollutant, contaminant, or si	nental law defines as a hazardous	s wa	ste, hazardous substance, toxic s	substance,
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of when	n the	ey occurred.	
24.	Has any governmental unit notified you that you	may be liable or potentially liable) unc	der or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any i	release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or administ	trative proceeding under any env	ironr	mental law? Include settlements	and orders.
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case
Pai	t 11: Give Details About Your Business or Conn	ections to Any Business			
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have ar	າy of	the following connections to any	/ business?
	☐ A sole proprietor or self-employed in a tr	ade, profession, or other activity,	, eith	er full-time or part-time	
	☐ A member of a limited liability company ((LLC) or limited liability partnersh	ıip (L	LP)	
	☐ A partner in a partnership				
	☐ An officer, director, or managing executi	ve of a corporation			
	☐ An owner of at least 5% of the voting or	-			

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 35 of 47

Wesley Haggard Case number (if known)

	■ No. None of the above applies. Go to P	Part 12.	
	Yes. Check all that apply above and fill		
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement to ar	nyone about your business? Include all financial
	■ No □ Yes. Fill in the details below.		
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued	
Pai	t 12: Sign Below		
are with		false statement, concealing property, or o	declare under penalty of perjury that the answers btaining money or property by fraud in connection ars, or both.
/s/	Wesley Haggard		
	sley Haggard nature of Debtor 1	Signature of Debtor 2	
Dat	March 8, 2016	Date	
Did ■ N		nt of Financial Affairs for Individuals Filin	g for Bankruptcy (Official Form 107)?
Did ■ N	you pay or agree to pay someone who is not	an attorney to help you fill out bankruptcy	y forms?
		otcy Petition Preparer's Notice, Declaration, a	and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Debtor's attorney received \$350.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>March</u> 8, 2016_				
Signed:				
/s/ Wesley Haggard	/s/ Thomas G. Stahulak			
Wesley Haggard	Thomas G. Stahulak 6288620			
	Attorney for the Debtor(s)			
Debtor(s)				
Do not sign this agreement if the amour	nts are blank. Local Bankruptcy Form 23c			

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 45 of 47

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	re Wesley Haggard		Case No.				
		Debtor(s)	Chapter	13			
	DISCLOSURE OF COMPENSATIO	N OF ATTORNE	Y FOR DE	EBTOR(S)			
1.	compensation paid to me within one year before the filing of the peti	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ion paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to d on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	4,000.00			
	Prior to the filing of this statement I have received		\$	0.00			
	Balance Due		\$	4,000.00			
2.	\$310.00 of the filing fee has been paid.						
3.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm						
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the period of th						
6.	In return for the above-disclosed fee, I have agreed to render legal so	ervice for all aspects of th	e bankruptcy c	ase, including:			
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 						
7.	By agreement with the debtor(s), the above-disclosed fee does not in Representation of the debtors in any dischargeability a adversary proceeding.	clude the following service actions, judicial lien avo	ce: idances, relie	of from stay actions or any other			
	CERTIF	ICATION					
this	I certify that the foregoing is a complete statement of any agreement bankruptcy proceeding.	or arrangement for payme	ent to me for re	epresentation of the debtor(s) in			
	March 8, 2016 /s	s/ Thomas G. Stahulak					
_	Date T	homas G. Stahulak 62	38620				
		<i>Signature of Attorney</i> Stahulak & Associates, I	L.C. / GetFi	led			
		53 W. Jackson Blvd., St		iou			
		Chicago, IL 60604					
		312) 662-1480 Fax: (3		3			
		ecf@stahulakandassoci Name of law firm	ales.com				
1		ianic oj ian juni					

Case 16-07992 Doc 1 Filed 03/08/16 Entered 03/08/16 14:59:11 Desc Main Document Page 46 of 47

United States Bankruptcy Court Northern District of Illinois

In re	Wesley Haggard	Debtor(s)	Case No. Chapter 13		
	VERIFIC	CATION OF CREDITOR M	IATRIX		
		Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	March 8, 2016	/s/ Wesley Haggard Wesley Haggard Signature of Debtor			

Arianna Haggard 14760 S. Massasoit Ave. Palos Heights, IL 60463

Associated Bank PO BOX 19006 Green Bay, WI 54307

City of Chicago Department of Revenue PO BOX 88292 Chicago, IL 60680

Il Dept Of Healthcare 509 South 6th Street Springfield, IL 62701

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601